

LOAN APPLICATION FORM



TUHF



LOAN APPLICATION FORM

SECTION 1

Amount / Approximate amount of TUHF loan application

Purpose of Loan - Select one of the following:

- Purchase only
- Purchase and Refurbishment / Conversion
- Refinance and Refurbishment / Conversion
- Refinance and Equity Release
- Equity Release and Refurbishment
- Equity Release

Details: (e.g. Existing bond holder & existing bond balance if refinancing, purpose of equity release)

SECTION 1.1

Amount / Approximate amount of Intuthuko loan application
(If applicable)

SECTION 1.2

To be completed only if applicant/s is/are applying in **INDIVIDUAL CAPACITY**

Please proceed to Section 3 if you are applying in a juristic capacity

Applicant's full names:

Identity Number:

Nationality: **Gender:** Male Female

Race: Black Coloured Indian White Other

Marital Status: Married C.O.P. Married ANC Married Traditional Single
(Section 2.1 must be completed) (Section 2.1 must be completed)

Physical Residential Address:

 Postal Code

Postal Business Address:

 Postal Code
This address will be used if 'Post' is elected as the preferred method of communication

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Business Telephone No:

Business Fax No:

Cell No:

E-mail Address:

Do You Have A Personal Bank Account? Yes No

TUHF WILL REQUIRE THAT YOU OPEN A SPECIFIC, DEDICATED BUSINESS ACCOUNT TO ACCOMMODATE ALL FINANCIAL TRANSACTIONS (INCLUDING THE MONTHLY LOAN INSTALMENTS) RELEVANT TO THE PROPERTY.

SECTION 2.1

CO-APPLICANT/SPOUSE IF MARRIED C.O.P. OR TRADITIONAL:

Full Names:

Identity Number:

Nationality: Gender: Male Female

Race: Black Coloured Indian White Other

Marital Status: Married C.O.P. Married Anc Married Traditional Single
(Section 2.1 Annexure Must Be Completed) (Section 2.1 Annexure Must Be Completed)

Physical Residential Address:

Postal Code:

Postal Business Address:

Postal Code:

Business Telephone No:

Business Fax No:

Cell No:

E-mail Address:

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SECTION 3

TO BE COMPLETED ONLY IF APPLICANT IS A JURISTIC ENTITY (I.E. A COMPANY, CC OR TRUST)

Applicant's Name:	<input type="text"/>		
Financial Year End:	<input type="text"/>	Latest audited statements attached: (year)	<input type="text"/>
	<small>(TUHF requires the submission of audited financial statements on an annual basis)</small>		
Registration Number:	<input type="text"/>		
VAT Registration Number:	<input type="text"/>		
Physical Business Address:	<input type="text"/>		
	<input type="text"/>		
	Postal Code: <input type="text"/>		
Postal Business Address:	<input type="text"/>		
	<input type="text"/>		
	Postal Code: <input type="text"/>		
Contact Person:	<input type="text"/>		
Business Telephone No:	<input type="text"/>		
Business Fax No:	<input type="text"/>		
Cell No:	<input type="text"/>		
E-mail Address:	<input type="text"/>		

SECTION 3.1

Details of the shareholders/members/trustees/beneficiaries. Should the ownership structure be complex, it is recommended that auditor's confirmation of the structure is submitted with this application to avoid any undue delays with the processing of the application. The latest available signed audited financial statements (legal entities) or signed personal financial statements (assets and liabilities, income and expenditure) in the case of individuals are to be attached in respect of each shareholder/member/trustee/beneficiary. A personal financial statement format is available separate to this form if necessary).

3.1.1 Full Name/s:

% Interest:

<input type="text"/>	<input type="text"/>
----------------------	----------------------

ID Registration Number:	<input type="text"/>				
Physical Address:	<input type="text"/>				
	<input type="text"/>				
	Postal Code: <input type="text"/>				
Nationality:	<input type="text"/>	Gender:	Male <input type="checkbox"/>	Female <input type="checkbox"/>	
Race:	Black <input type="checkbox"/>	Coloured <input type="checkbox"/>	Indian <input type="checkbox"/>	White <input type="checkbox"/>	Other <input type="text"/>
Marital Status:	Married C.O.P. <input type="checkbox"/>	Married ANC <input type="checkbox"/>	Married Traditional <input type="checkbox"/>	Single <input type="checkbox"/>	



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3.1.2 Full Name/s:

% INTEREST:

ID Registration Number:

Physical Address:

POSTAL CODE:

Nationality:

GENDER: MALE FEMALE

Race:

Black Coloured Indian White Other

Marital Status:

Married C.O.P. Married ANC Married Traditional Single

3.1.3 Full Name/s:

% Interest:

Id/registration Number:

Physical Address:

Postal Code:

Nationality:

Gender: Male Female

Race:

Black Coloured Indian White Other

Marital Status:

Married C.O.P. Married ANC Married Traditional Single

3.1.4 Full Name/s:

% Interest:

ID Registration Number:

Physical Address:

Postal Code:

Nationality:

Gender: Male Female

Race:

Black Coloured Indian White Other

Marital Status:

Married C.O.P. Married ANC Married Traditional Single



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3.1.5 Full Name/s:

% Interest:

ID Registration Number:

Physical Address:

Postal Code:

Nationality: Gender: Male Female

Race: Black Coloured Indian White Other

Marital Status: Married C.O.P. Married ANC Married Traditional Single

3.1.6 Full Name/s:

% Interest:

ID Registration Number:

Physical Address:

Postal Code:

Nationality: Gender: Male Female

Race: Black Coloured Indian White Other

Marital Status: Married C.O.P. Married ANC Married Traditional Single

***ADDITIONAL FORMS (SECTION 3.1 ANNEXURE) AVAILABLE IF MORE THAN 6 SHAREHOLDERS/MEMBERS/TRUSTEES/BENEFICIARIES**

Should any of the shareholders/members/trustees/beneficiaries listed in 3.1 above be a legal entity, i.e. a company, CC or Trust, details of the shareholders/members/trustees/beneficiaries of those entities and the relevant percentages of ownership are also required. Again, kindly be reminded of the requirement of auditor's confirmation and financial information in the case of complex holding structures.

SECTION 4

PROPERTY IDENTIFICATION (AND PURCHASE DETAILS IF APPLICABLE)

Property Description: Building Name:

Erf/erven:

Township:

Address:

Seller:

Purchase Price (Excl. VAT if applicable)

Vatable? Y N

Transfer Duty Payable? Y N



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Additional Cost Related To Purchase: (e.g. Agents' Commission, Auctioneers' Fees, Rates Clearance)	Details:	R
	Details:	R
Guarantee Due Date:	<input type="text"/>	Deposit: <input type="text"/> Paid? <input type="checkbox"/> Y <input type="checkbox"/> N
Transferring Attorneys:	<input type="text"/>	
Contact Person:	<input type="text"/>	
Telephone No:	<input type="text"/>	Fax No: <input type="text"/>
E-mail Address:	<input type="text"/>	

SECTION 5 BUILDING INCOME AND EXPENDITURE

Income	Size (M ²)	No Of Units	Current Monthly Rent Per Unit	Estimate/projected Rent Per Unit
Rooms			R	R
Bachelors			R	R
One Bedroom			R	R
Two Bedrooms			R	R
Three Bedrooms			R	R
Other:			R	R
Other:			R	R
Retail			R	R
Parking			R	R
Total Gross Income:				R

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EXPENSES	Amount
Rates & Taxes	R
Utilities (incl. Water, Electricity, Effluent, Refuse Removal and Gas)	R
Property Management Fee	R
Caretaker/Building Manager/Supervisor	R
Property Management Fee	R
Cleaning	R
Security	R
Insurance	R
Repairs and Maintenance	R
Other:	R
Other:	R
TOTAL EXPENSES:	R
RECOVERIES – DETAILS:	R
NET INCOME (TOTAL GROSS INCOME, ADD RECOVERIES LESS TOTAL EXPENSES):	R

SECTION 6

SHOULD THERE BE ANY ADDITIONAL INFORMATION THAT YOU WISH TO BRING TO OUR ATTENTION REGARDING THIS TRANSACTION, KINDLY PROVIDE BRIEF DETAILS HERE:

SECTION 7 SUPPORTING DOCUMENTATION CHECKLIST

7.1 FICA:

Documentation verifying the identity of each party to this application, i.e. the applicant/s and/or shareholders/members/beneficiaries or trustees are required to submit documentation verifying identity. (select as applicable from list A below) together with proof of address (select from list B below). Kindly bear in mind that copies of any documentation are to be certified by a Commissioner of Oaths with no vested interest in this application. Any documentation related to a company/cc/trust, downloaded from the CIPC website is to be validated and certified by the company/cc's auditor/accountant/attorney/company secretary as the case may be and not longer than three months ago.

	A IDENTIFICATION Indicate documentation attached in blue shaded area	ATTACHED FOR EACH PARTY
INDIVIDUAL	Official Identity Document (South African Citizenship); OR	
	Valid passport issued by the country of which he/she is a citizen.	
COMPANY	Certificate of Incorporation (CM 1) or equivalent document; AND	
	Certificate of Change of Name (if applicable); AND	
	Notice of Registered Office and Postal Address (CM22) of equivalent document.	
CC	Founding Statement and Certificate of Incorporation (CK1 form); AND	
	Amended Founding Statement (if applicable) (CK2 form).	
TRUST	Copy of the Trust Deed or other founding document/instrument in terms of which trust is created; AND	
	Copy of the authorisation given by the Master of the High Court to each trustee of the trust to act in that capacity (or in the case of a trust created outside South Africa, an official document which reflects these particulars issued by an authority in the country where the trust is created and which administers laws relating to trusts in that country).	
	B PROOF OF PHYSICAL ADDRESS Indicate documentation attached in blue shaded area	ATTACHED FOR EACH PARTY
COMPANY/CC PHYSICAL BUSINESS ADDRESS	Any official document (e.g. letterhead)	
	Utility bill such as a electricity or water bill (less than three months old)	
	Municipal rates and taxes account (less than three months old)	
	Current Lease/rental agreement	
	Telkom account (less than three months old)	
	Bank statement (less than three months old)	
	SARS tax return (less than one year old)	
INDIVIDUAL: RESIDENTIAL ADDRESS In addition to the documents above, the documents on the right are acceptable for individuals	Mortgage statement (less than six months old)	
	Current Life or short term insurance policy	
	Valid, current television licence	
	Valid, current motor vehicle licence	
	Payslip or salary advice (less than three months old)	
	IRP5 (less than one year old)	
	Recent correspondence from Body Corporate (less than three months old)	

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7.2 SIGNED SUPPORTING DOCUMENTATION CHECKLIST – FINANCIAL:

AUDITED FINANCIAL STATEMENTS:	ATTACHED
Borrowing Entity (Juristic Entity)	
Each Juristic Shareholder/Member/Trustee/Beneficiary in/of the Borrowing Entity respectively	
Auditor's confirmation of holding structure (complex structures only – i.e. two or more levels)	
Latest management accounts (Borrowing Entity and Juristic Shareholders respectively) (if audited financial statements are older than six months)	
PERSONAL FINANCIAL STATEMENTS:	
Borrowing Entity (Individual)	
Each Individual Shareholder/Member/Trustee/Beneficiary in/of the Borrowing Entity respectively	
OTHER:	

7.3 SUPPORTING DOCUMENTATION CHECKLIST – PROPERTY & PROJECT:

	ATTACHED
Signed, valid/current Deed of Sale/Offer to Purchase.	
Current rent roll	
Any current lease agreements	
Current municipal accounts	
Zoning Certificate.	
Building Plans – kindly indicate: EXISTING STRUCTURE: PROPOSED CONSTRUCTION:	
BUSINESS PLAN:	
– CVs of all the active participants with a vested interest in the project (eg. applicant, directors) detailing qualifications and experience;	
– motivation of skills and experience to be employed in managing the construction/refurbishment works in respect of the project; and	
– property management systems to be employed focusing on the staffing of the business, maintenance, rent collection, bad debt management and the enforcement of city by-laws.	

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ANNEXURE 7.2 INDIVIDUAL

Name:

STATEMENTS OF ASSETS AND LIABILITIES

ASSETS	RAND VALUE	LIABILITIES	RAND VALUE														
Fixed Property owned:		Bonds:															
Erf		Township		Purchase	Amount outstanding and/or amounts owing under deeds of sale <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 33%;">To whom</th> <th style="width: 33%;">Instalment payable</th> <th style="width: 33%;">Outstanding</th> </tr> </thead> <tbody> <tr><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td></tr> </tbody> </table>	To whom	Instalment payable	Outstanding									
To whom		Instalment payable		Outstanding													
Vehicles:																	
Make				Year	Purchase												
Furniture and fittings:																	
Other assets; e.g.: Machinery		Loans:															
Investments: (private co. shares/loans, etc.)		To whom due	Instalment payable	Outstanding													
Life policies (Payable to the undersigned and not to a third party)																	
Company					Maturity date												
Surrender value less loans:																	
Shares:																	
Number held	Company	Market Place															
Stock in trade:		Other Liabilities: (specify)															
Book debts:		Store Cards															
Bills receivable: (not discounted)		Credit Cards															
Bank balances: (specify)		TOTAL LIABILITIES:															
Cash:		NET ASSET VALUE:															
Goodwill and other assets: (specify)		Specify here contingent liabilities as guarantor, surety or otherwise: Yes/No															
Note: State if any assets are encumbered:		Detail if "Yes"															
TOTAL ASSETS:																	

I/We hereby declare that this is a full, true and correct statement of my/our financial position and that my/our assets are not encumbered.

Date _____ on _____ Signature _____

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INDIVIDUAL

Name:

INCOME AND EXPENDITURE:

MONTHLY INCOME	RAND VALUE	
Salary		
Maintenance		
Rent		
Investment		
Other		
TOTAL INCOME		R
MONTHLY EXPENDITURE		
Taxation		
Pension		
UIF		
Medical Aid		
Rent/Bond repayments		
Hire purchase instalments		
Lease agreements		
Credit cards		
Clothing accounts		
Insurance premiums		
Transport		
Children's clothing/education		
Loan repayments		
Donations		
Entertainment		
Budgeted savings		
Alimony/maintenance		
Electricity and water		
Rates and taxes		
Transport (petrol, bus fare etc.)		
Groceries		
Telephone account		
Maid/Gardener		
Security system		
TV rental/Satellite TV		
Other		
Total expenditure		R
Surplus		R

I/We hereby declare that this is a full, true and correct statement of my/our monthly income and expenditure.

Date _____ on _____ Signature _____

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SECTION 8

8.1 Disclosure & Certification

- 8.1.1 I/we acknowledge that any reference to TUHF Ltd in this Section 8 includes reference to Intuthuko Equity Fund (Pty) Ltd, if applicable.
- 8.1.2 I/we certify that the information provided in my/our application and any supporting documentation is true and correct as at the date of my/our signature(s) on this application form and that TUHF Ltd may consider this statement to be true and correct until a written notice of change is given to TUHF Ltd.
- 8.1.3 I/we furthermore acknowledge my/our understanding that any intentional or negligent misrepresentation(s) of the information contained in this application may result in civil liability and/or criminal penalties included, but not limited to, a fine or imprisonment or both under the provisions of South African law and liability for monetary damages to TUHF Ltd, its agents, successors and assigns, insurers and any other person who may suffer any loss due to reliance upon any misrepresentation which I/we may have made on this application.
- 8.1.4 I/we acknowledge that TUHF Ltd shall be entitled to withdraw a loan approval if such loan approval was based on incorrect or false information provided by me/us as part of or pursuant to this loan application. I/we waive any and all claims which I/we may have against TUHF Ltd, its holding company and/or any of its subsidiaries, which claim arises from the withdrawal of the loan approval as contemplated in this clause.
- 8.1.5 I/we indemnify TUHF Ltd, its holding company and/or subsidiaries, against any claim brought against any of them in respect of damages suffered pursuant to the withdrawal of a loan approval as contemplated in 8.1.4 above.
- 8.1.6 I/we acknowledge that TUHF Ltd is under no obligation to approve this loan application. I/we further acknowledge that TUHF Ltd shall apply such policies, loan criteria and internal directives as may apply from time to time in the consideration of this loan application, and that the loan will be approved subject to the loan application meeting the requirements of such policies, loan criteria and internal directives.

8.2 Consent

- 8.2.1 TUHF Ltd is authorised to make all enquiries it deems necessary to verify the accuracy of the statements made herein, and to determine my/our creditworthiness. Verification or re-verification of any information contained in the application may be made by TUHF Ltd, its agents, successors and assigns, either directly or through a credit bureau, for any source named in this application. The original version of this application will be retained by TUHF Ltd, even if the finance is not approved.
TUHF Ltd and its brokers/agents will manage any and all information presented in this application according to the required confidentiality.
- 8.2.2 I/We hereby authorise TUHF Ltd to proceed with my/our finance application in terms of the details provided in this application form.
- 8.2.3 I/We furthermore authorise TUHF Ltd to perform credit checks in respect of the Applicant and its shareholders/member/trustees as the case may be and transfer any relevant information to the Credit Bureau.

8.2.4 MARKETING CONSENT

8.2.4.1 I/We give consent to receive information of services offered by TUHF Ltd from time to time and I/we consent to my name and address details being utilised to enable TUHF Ltd to identify, offer and send this information:

Y	N
---	---

8.2.4.2 I also give consent to receive information about TUHF Ltd partner offers of services and products and I consent to my name and address details being utilised to enable this information to be sent to me:

Y	N
---	---

8.2.4.3 Please select the preferred method to receive the marketing communication:

Post Email SMS

8.2.5 FINANCIAL INFORMATION AND CORRESPONDENCE

Please select the preferred method for TUHF Ltd to communicate your monthly statements and any correspondence:

Post Email

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SIGNED: _____

DATE: _____

NAME: _____

Applicant (or duly authorised hereto by the Applicant in the event of a legal entity)

SIGNED: _____

DATE: _____

NAME: _____

Applicant (or duly authorised hereto by the Applicant in the event of a legal entity)

SIGNED: _____

DATE: _____

NAME: _____

Applicant (or duly authorised hereto by the Applicant in the event of a legal entity)

Kindly note that this application cannot be processed unless all the required information and documentation, as required in terms of this application form, is provided.

We thank you for allowing us the opportunity to consider your application for finance and look forward to a mutually beneficial relationship.

TUHF LIMITED

INTUTHUKO EQUITY FUND (PTY) LTD

TUHF LIMITED AND INTUTHUKO EQUITY FUND (PTY) LTD

REGISTRATION NUMBER: 2007/025898/06
TAX NUMBER: 9360 118 161 P
VAT NUMBER: 41 20254 505
NCRCP NUMBER: 4016

2004/034588/07
9489 526 153
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